

Abstract of the Disclosure

A method for completing a transaction in response to a determination that goods have been acceptably delivered to a buyer. The method is particularly suitable for use in an online commerce system including a transaction computer operated by a transaction facilitator and a pre-authorized shipping service. After a transaction is initiated, payment instrument selection information is displayed to the buyer, who selects a payment instrument. Authorization for the payment instrument is obtained from a payment instrument processor. Instructions are communicated to the seller to ship the goods using the shipping service. Transaction information including a tracking number associated with the shipment of the goods is stored. A tracking database of the shipping service is queried to determine whether the goods have been delivered. If the goods have been delivered to and accepted by the buyer, an instruction is communicated to the payment instrument processor to make payment to the seller.

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